

总主编 宫桓刚 李丽

现代商务英语 综合教程

(第6册)

教学参考书

主编 马俊 王兆刚

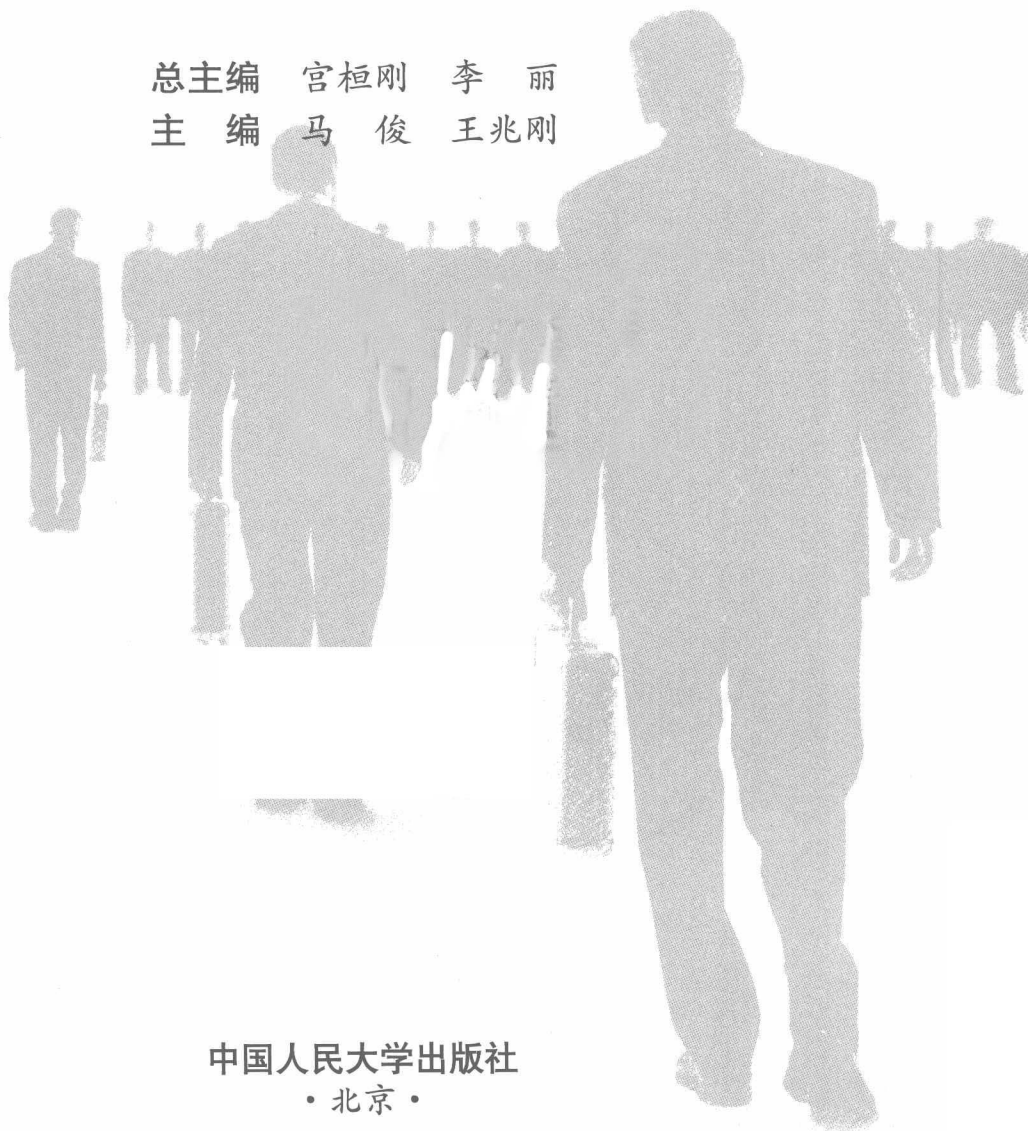
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总主编 宫桓刚 李 丽

主 编 马 俊 王兆刚

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自 20 世纪 90 年代以来,经济全球化逐渐渗透到社会生活的方方面面,而随着中国加入 WTO 后与国际接轨程度的进一步加深,对于具有良好的英语语言技能同时精通商务知识的复合型人才的需要日益凸显。当今,商务英语的范畴已延伸到与商务有关的所有领域,包括营销、管理、贸易、金融、法律、电子商务和跨文化交际等,构成了具有自己特色的完整的商务英语体系。

从培养目标上看,商务英语课程的教学目的不仅仅是了解有关领域的基本知识,更重要的是能够灵活运用英语进行有效的商务沟通,处理国际商务中的实际问题。这种变化和概念的更新给商务英语教学在内容和质量上都提出了更高的要求,这是传统的大学英语教学所不能达到的。教育部《关于外语专业面向 21 世纪本科教育改革的若干意见》中也明确指出:“从根本上来讲,外语是一种技能,一种载体;只有当外语与某一被载体相结合,才能形成专业。过去常见的是外语与文学、外语与语言学的结合。应该看到,即使在社会主义市场经济的条件下,我国高校仍肩负着为国家培养外国语言文学学科领域的研究人员的任务。同时,我们也应当清醒地面对这样一个现实,即我国每年仅需要少量外语与文学、外语与语言学相结合的专业人才从事外国文学和语言学的教学和研究工作,而大量需要的则是外语与其他有关学科——如外交、经贸、法律、新闻等——结合的复合型人才,培养这种复合型的外语专业人才是社会主义市场经济对外语专业教育提出的要求,也是新时代的需求。”适应这一要求,我们设计了这套系列教材。

一、编写宗旨

《现代商务英语综合教程》的编写宗旨是:在遵循现代外语教学理念的基础上,强调外语在商务领域中的应用,注重为学生创造商务环境,全面培养学生的英语综合应用能力,使他们在今后的工作中能用英语有效地进行口头和书面商务沟通。

二、编写原则和教材特色

与以往相互独立而处于割裂状态的商务英语听说、商务英语阅读、商务英语翻译、商务英语写作的教材设计理念不同,本系列教材将听、说、读、写、译技能的培养融入每一个章节的商务活动中,围绕同一个商务主题,通过形式多样的活动,全面培养学生的语言综合运用能力。在借鉴国外原版教材设计理念的基础上,结合中国学生的实际需要,集知识性与趣味性于一体。教材体例安排新颖,语言真实地道,风格清新活泼,练习灵活多样,摒弃沉闷枯燥的说教,将真实的商务世界带进课堂,有助于学生轻松地体验商务英语

学习的快乐。

三、使用说明

本书为《现代商务英语综合教程》教学参考书第6册，共12章。本书除了客观题的全部答案外，所有主观题，包括翻译、口语活动和作文，均提供了内容丰富、观点不同的实例，便于教师开阔学生思路、展开课堂活动。本书还提供了听力原文、课内阅读的参考译文、围绕主题的商务背景知识以及补充阅读材料，供教师备课时参考选用。书中每单元需6~8课时：**Background Info** 和 **Listening 2~3** 课时，**Reading 3~4** 课时，课后练习1课时。**Supplement Reading** 可以作为学生课后阅读的补充材料，也可以作为教师备课的补充资源。任课教师可以根据自己班级的情况和不同的单元适当调整，灵活掌握。

为保证质量，《现代商务英语综合教程》教学参考书由美籍专家 **Jane Martens** 女士进行审校。

Contents

CHAPTER 1	Money	1
	Background Info	1
	Listening	3
	Reading	7
	Translation	11
	Speaking	12
	Writing	13
	Supplement Reading	14
CHAPTER 2	Banking	19
	Background Info	19
	Listening	23
	Reading	26
	Translation	30
	Speaking	31
	Writing	34
	Supplement Reading	35
CHAPTER 3	Inflation	37
	Background Info	37
	Listening	39
	Reading	42
	Translation	48
	Speaking	49
	Writing	51
	Supplement Reading	53
CHAPTER 4	Exchange Rates	57
	Background Info	57
	Listening	60
	Reading	62



	Translation	66
	Speaking	68
	Writing	70
	Supplement Reading	71
CHAPTER 5	Business Cycle	75
	Background Info	75
	Listening	77
	Reading	80
	Translation	85
	Speaking	86
	Writing	87
	Supplement Reading	88
CHAPTER 6	The Role of Government	95
	Background Info	95
	Listening	96
	Reading	99
	Translation	102
	Speaking	103
	Writing	104
	Supplement Reading	107
CHAPTER 7	Economic Crisis	111
	Background Info	111
	Listening	113
	Reading	116
	Translation	119
	Speaking	121
	Writing	122
	Supplement Reading	123
CHAPTER 8	Antitrust	127
	Background Info	127
	Listening	130
	Reading	133
	Translation	136
	Speaking	137
	Writing	138
	Supplement Reading	138

CHAPTER 9	Intellectual Property Rights	141
	Background Info	141
	Listening	144
	Reading	147
	Translation	150
	Speaking	151
	Writing	152
	Supplement Reading	153
CHAPTER 10	International Trade Barriers	157
	Background Info	157
	Listening	162
	Reading	165
	Translation	168
	Speaking	169
	Writing	170
	Supplement Reading	171
CHAPTER 11	Energy and Environment	175
	Background Info	175
	Listening	179
	Reading	183
	Translation	186
	Speaking	187
	Writing	188
	Supplement Reading	190
CHAPTER 12	Globalization	195
	Background Info	195
	Listening	199
	Reading	202
	Translation	205
	Speaking	206
	Writing	207
	Supplement Reading	208

Money



Background Info

The History of Money

Today anyone will accept money in exchange for goods and services. People use money to buy food, furniture, books, bicycles and hundreds of other things they need or want. When they work, they usually get paid in money.

Most of the money today is made of metal or paper. But people used to use all kinds of things as money. One of the first kinds of money was shells.

Shells were not the only things used as money. In China, skin, sheep, corn, cloth and knives were used. In the Philippine Islands, rice was used as money for a long time. Elephant tusks, monkey tails, and salt were used as money in parts of Africa.

Cattle were one of the earliest kinds of money. Other animals were used as money, too.

The first metal coins were made in China. They were round and had a square hole in the center. People strung them together and carried them from place to place.

Different countries have used different metals and designs for their money. The first coins in England were made of tin. Sweden and Russia used copper to make their money. Later, countries began to make coins of gold and silver.

But even gold and silver were inconvenient if you had to buy something expensive. Again the Chinese thought of a way to improve money. They began to use paper money. The first paper money looked more like a note from one person to another than the paper money used today.

Money has had an interesting history from the days of shell money until today.

Source: <http://insuns.com/article/11926-1.html>

Questions for Discussion

1. Do you support China's having 500-yuan and 1,000-yuan banknotes?

—Yes, I do.

—No, of course not.

2. What's your concern about using 500-yuan and 1,000-yuan notes?

—What if I unfortunately had a fake one? It would be a huge loss to me.

—What do the salaried workers have them for? They don't have much to spend. Only the very rich people might need 500-yuan and 1,000-yuan notes.

—The introduction of 500-yuan and 1,000-yuan notes may help to boost domestic consumption. There is no doubt about that. However, the best thing to boost domestic consumption would be to increase income, not the number on the banknote.

—If the government issues 500-yuan and 1,000-yuan notes, people may well take it as a sign of inflation, which will definitely lead to unnecessary panic and do harm to our economy.

—As the fast development of economy, China is bound to issue 500-yuan and 1,000-yuan notes sooner or later. What concerns me most is at what time and in what situation the Chinese government will do that.

3. Some notes of different denominations have been taken out of circulation, like 1-fen, 2-fen and 5-fen banknotes. What are the possible reasons?

The fate of banknotes mostly depends on economic considerations.

The 1-fen, 2-fen and 5-fen banknotes have outlived their usefulness.

First, under the double driving forces of economy and inflation, the buying power of 1-fen, 2-fen and 5-fen banknotes has been reduced to zero.

Second, they are not necessary because Chinese money is calculated to the nearest one-tenth of a yuan and therefore we do not need "fen" to represent that value.

Third, every transaction was rounded up or down to the nearest jiao. For example, the unit price of some commodities in a supermarket is calculated to fen, but the total of a customer's purchases are rounded up or down to jiao. Vegetable vendors do not accept or ask for small denomination changes like 1-fen, 2-fen and 5-fen.

Forth, 1-fen, 2-fen and 5-fen banknotes, their function as a tender for small payment has either been eliminated or taken over, for example, by more precise bank cards.

Fifth, they are too time-consuming. Sales clerks waste much more time on per customer transaction dealing with fens.



Listening

Activity 1

Money has a very rich history, because a number of things have been used in its place, like feathers, stones, shells, cloth and animal teeth.

In Roman times, the Roman soldiers were paid in salt and that's how we get the word "salary". It comes from the Latin word *salarium* meaning "salt allowance". A number of ancient tribes used cattle as their standard of value. In 1938, cattle were still used as money in parts of Africa. Cattle are useful, but they are undividable and you weren't always sure of the size of cattle you were going to get.

In the seventh century people had money in the form of precious metal. Precious metals have wide monetary use, because they are convenient of handling, durable, dividable, and commonly have high value attached to them. But there was always a problem of making sure that the coin that you got had enough precious metal in it to give it a value. Some civilizations were quite good at what they called "sweating the money", which was effectively taking out the precious metal content so that what you got actually wasn't what you thought you got.

In the ninth century leather money was used in China. This could be considered the first recorded type of banknote. It wasn't quite the paper money that we know today. It was more like a piece of paper saying a promise to pay.

Gold was officially made the standard of value in England in 1816. At this time, banknotes had been used in England and Europe for several hundred years, but their worth had never been tied directly to gold. In the United States, the Gold Standard Act was officially enacted in 1900. However, due to the worldwide Depression of the 1930s, the international gold standard soon ended.

Today, currency continues to change and develop, and electronic money will most likely become an important new currency of the future.

1. Warm up by reading these words and phrases before listening to the passage.

2. Listen to the passage. Then fill in the blanks with the missing words you hear.

- | | | | | |
|-------------|--------------|----------------|-----------------|--------------|
| (1) seventh | (2) monetary | (3) convenient | (4) dividable | (5) attached |
| (6) coin | (7) value | (8) called | (9) effectively | (10) content |

3. Listen to the passage again and choose the best answer from the following choices.

- (1) A (2) C (3) D (4) A (5) B

4. Questions and Answers

- (1) Please explain the origin of the word “salary”.

In Roman times, the Roman soldiers were paid in salt and that’s how we get the word “salary”. It comes from the Latin word *salarium* meaning “salt allowance”.

- (2) What are the drawbacks of using cattle as money?

Cattle are useful, but they are undividable and you weren’t always sure of the size of cattle you were going to get.

- (3) Why are precious metals widely used as money?

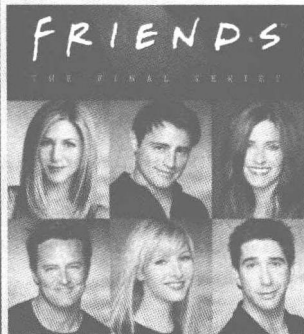
Precious metals have had wide monetary use, because they are convenient of handling, durable, dividable, and commonly have high value attached to them.

- (4) What is the problem with using precious metals as money?

There was always a problem of making sure that the coin that you got had enough precious metal in it to give it a value. Some civilizations were quite good at what they called “sweating the money”, which was effectively taking out the precious metal content so that what you got actually wasn’t what you thought you got.

Activity 2

(Café. Five friends swap all the drinks for what they ordered as Phoebe enters. She sits down without saying hi.)











Source: *Friends*—103








Joey:




Y’okay, Phoebe?



Phoebe: 	Yeah — no — I'm just — it's, I haven't worked — it's my bank.
Monica: 	What did they do to you?
Phoebe: 	It's nothing, it's just — okay. I'm (1) <u>going through</u> my mail, and I open up their monthly, you know, (2) <u>STATEMENT</u> ...
Ross: 	(3) <u>Easy</u> .
Phoebe: 	— And there's five hundred extra dollars in my account.
Chandler: 	Oh, Satan's (4) <u>minions</u> at work again...
Phoebe: 	Yes, 'cause now I have to go down there, and deal with them.
Joey: 	What are you talking about? Keep it!

<p>Phoebe:</p> 	<p>It's not mine, I didn't earn it. If I kept it, it would be like stealing.</p>
<p>Rachel:</p> 	<p>Yeah, but if you spent it, it would be like shopping!</p>
<p>Phoebe:</p> 	<p>Okay. Okay, let's say I bought a really great pair of shoes. Do you know what I'd hear, with every (5) <u>step</u> I took? "Not-mine. Not-mine. Not-mine." And even if I was happy, okay, and, and skipping — "Not-not-mine, not-not-mine, not-not-mine, not-not-mine"...</p>
<p>Monica:</p> 	<p>We're (6) <u>with</u> you. We got it.</p>
<p>Phoebe:</p> 	<p>Okay. I'd — just — I'd never be able to enjoy it. It would be like this giant karmic debt.</p>
<p>(Next day. Phoebe enters, walks to the couch, sits down, and begins to read a letter without saying hi.)</p>	
<p>Ross:</p> 	<p>Hey, Pheebs.</p>
<p>Phoebe:</p> 	<p>"Dear Ms. Buffay. Thank you for calling attention to our error. We have (7) <u>credited</u> your account with five hundred dollars. We're sorry for the inconvenience, and hope you'll accept this — (<i>Searches in her purse</i>) — football phone as our free gift." Do you believe this?! Now I have a thousand dollars, and a football phone!</p>



<p>Rachel:</p> 	<p>What bank is this?</p>
---	---------------------------

1. Listen to the conversation (an extract from an American soap opera *Friends*) for the first time, and answer the following questions.

(1) What's wrong with Phoebe's bank account?

She finds there's five hundred extra dollars in her account.

(2) What suggestions are given by Phoebe's friends?

They suggest her to take the five hundred extra dollars without informing the bank.

(3) What does Phoebe do to solve the problem?

She writes to the bank and informs them of the mistake they have made.

(4) Is the problem finally solved?

Actually, it is solved finally, but not the way Phoebe desires.

2. Listen to the conversation again. Then fill in the blanks with the missing words you hear.

(1) going through

(2) STATEMENT

(3) Easy

(4) minions

(5) step

(6) with

(7) credited



Reading

个人收支预算

戴尼·鲁丝

[1] 人人都知道，暴饮暴食会引发心脏病。消费习惯同样如此。如果总是花的比挣的多，那你就得财务心脏病：负债累累、丧失赎回权、破产，还有跟随你一生的不良信用

报告。个人收支预算就是财务节食计划。

[2] 个人收支预算的目的是双重的。它会帮助你:

- 准确地计算出你挣了多少钱;
- 准确地计算出你是怎么花了它。

[3] 制定一份合格的个人收支预算首先要仔细记录每日的收支款项。

[4] 你当然可以用纸和笔来制定一份合格的个人收支预算,但很多人发现财务软件很好用。无论是用软件还是“老方法”,在制定预算前,第一步都是要计算出个人平均月收入。

[5] 为保证预算简单而务实,只记录固定收入,如工资、赡养费、版税以及从现有的并且不打算再次投资的项目中获得的分红。不要寄望于不确定的收入,像加薪、奖金或是收益丰厚的拉斯维加斯之旅。

[6] 列出你所有的银行存款、付款账单和银行汇兑单,你就可以来完成下一个非常重要的任务了,即将收入和支出款项进行分类。除了具体类目如租金或食品杂货外,个人财务专家建议你把所有的支出款项分为两大类:

- 固定支出;
- 可变支出。

[7] 固定支出指那些每月额度都基本保持一致的消费。

[8] 可变支出囊括的范围很广。它包括所有每月额度不定的消费。

[9] 在详尽列出了所有的收入和支出款项之后,你就可以分析这些数据并且开始制定更合理的收支预算了。

[10] 制定合理的收支预算的第一步是比较你目前的收入和支出。分别计算出收入和支出总和,看看哪一个数额比较大。如果收入大于支出,那说明你还在正轨上。但如果支出大于收入,那你就得准备好进行重大调整了。

[11] 合理预算的目的是制订出一份消费计划,它可以帮助你将每月收入的百分之十作为储蓄。对大多数人来说,这意味着削减开支。但从哪项开始呢?

[12] 财务软件能帮助你分析。它们能审视你每月的消费习惯,并把你与你所在群体里的其他人进行比较。如果你在租金和饭店就餐方面花费过高,软件会通知你。

[13] 然而,即使你不使用财务软件(也没关系),根据经验,可从削减可变支出开始。这时候,你要锱铢必较。翻开记录了所有现金消费的笔记本,寻找重复发生的款项,判定到底有多少是必须消费的。

[14] 这也许就是你一直梦寐以求的好机会,可以趁机戒烟、转乘公共交通工具、学习烹饪。这并不意味着从今以后你得过斯巴达式的生活,而是寻找削减不必要消费的方法。

[15] 当找到缩减现金消费的方法时,就把这部分消费额从目前的消费总额中剔除,以便制定切实的消费目标,每月可以存更多的钱。开支归类(娱乐、交通等等)要妥当,制定预算时,所有的款项才会井井有条。

[16] 接下来转向其他的不定消费。也许每个月你在新衣服、音乐会和高消费杂货店里的有机农产品上花费太多。那么,如果你只在打折时才买衣服,只参加最最喜爱的艺术家的音乐会,只在农户直销市场购物的话,合理估算一下你可以省下多少钱,然后再草拟新



预算。

[17] 税是另一个可以省钱的地方。如果你是个体经营者，可以想法增加法定扣减项目（当然，可不能太有创造性了）。如果当地的按揭利率降低了两个多百分点，那就考虑一下重新抵押贷款。这笔手续费花得值当。

[18] 仔细观察当前消费列表上的每一项，你总能发现削减开支的方法，即使只削减一点点。例如，通过降低室内温度就可以节约冬季取暖费，把无限制的移动电话计划改为每月 500 分钟定额，（还有，）只在公共场地上打高尔夫。

[19] 将新的更低的消费估算写入每一个类别。如果你使用了财务软件，那么可以把这些估算当成你的消费目标。祝贺你，你已经完成了个人预算！

[20] 既然带有新目标的新预算已经制定完成，那么就是该把它付诸行动的时候了。记住：好的个人预算的第一要素就是守信。

Structure

1. Indicate the number of the paragraph that matches the corresponding main idea.

Paragraphs	Main Ideas
Para. 1–2	(1) The purpose of making a personal budget.
Para. 3–8	(2) Preparations: calculating personal income and expenses.
Para. 9–14	(3) Drafting a personal budget.
Para. 15–19	(4) Drafting personal spending goals.
Para. 20	(5) Putting the new plan into action.

2. Read the article, and answer the following questions.

(1) What is the purpose of making a personal budget?

The purpose of a personal budget is twofold. It'll help you:

- a. figure out exactly how much money you earn;
- b. figure out exactly how you are spending that money.

(2) What do personal finance experts recommend us to do when calculating our monthly expenses?

The first step in creating a successful personal budget is to carefully log our earnings and expenses. To keep things simple and honest, only include fixed earnings like paychecks from our job, alimony payments, royalties or dividends from investments that we don't plan to reinvest. Personal finance experts recommend that we organize all of our expenses under two broad labels:

- a. fixed expenses;
- b. discretionary spending;